

Table 1

SUMMARY OF THE ASSETS AND LIABILITIES OF THE BANKING SYSTEM (1)

(billion rials)

	Year-end balance					Percentage change			
	Azar	Esfand	Azar	Esfand	Azar	Azar 1384	Azar 1385	Azar 1384	Azar 1385
	1383	1383	1384	1384	1385	to Azar 1383	to Azar 1384	to Esfand 1383	to Esfand 1384
Assets									
Foreign assets	538,246.8	592,646.9	712,157.4	770,170.4	891,318.1	32.3	25.2	20.2	15.7
Claims on public sector	224,375.2	235,940.9	236,759.1	235,607.7	251,952.4	5.5	6.4	0.3	6.9
Government	138,696.1	148,723.7	137,006.0	135,794.5	157,879.7	-1.2	15.2	-7.9	16.3
Public corporations and agencies	85,679.1	87,217.2	99,753.1	99,813.2	94,072.7	16.4	-5.7	14.4	-5.8
Claims on non-public sector	574,125.1	625,714.9	778,432.1	865,315.4	1,093,984.1	35.6	40.5	24.4	26.4
Others	273,407.2	332,997.8	413,303.4	488,302.9	564,420.1	51.2	36.6	24.1	15.6
Sub-total	1,610,154.3	1,787,300.5	2,140,652.0	2,359,396.4	2,801,674.7	32.9	30.9	19.8	18.7
Below the line items	390,196.5	425,441.7	415,250.4	445,191.6	500,186.4	6.4	20.5	-2.4	12.4
Total assets = total liabilities	2,000,350.8	2,212,742.2	2,555,902.4	2,804,588.0	3,301,861.1	27.8	29.2	15.5	17.7
Liabilities									
Liquidity	625,978.6	685,867.2	832,123.7	921,019.4	1,137,397.7	32.9	36.7	21.3	23.5
Money	222,134.9	252,815.1	273,056.3	317,919.4	349,884.8	22.9	28.1	8.0	10.1
Quasi-money	403,843.7	433,052.1	559,067.4	603,100.0	787,512.9	38.4	40.9	29.1	30.6
Loans and deposits of the public sector	126,057.0	97,773.4	164,575.7	167,667.4	241,098.0	30.6	46.5	68.3	43.8
Government	117,446.3	90,764.3	153,660.9	156,378.9	229,006.8	30.8	49.0	69.3	46.4
Public corporations and agencies	8,610.7	7,009.1	10,914.8	11,288.5	12,091.2	26.8	10.8	55.7	7.1
Capital account	32,423.3	58,770.2	103,705.0	120,191.3	141,832.2	219.8	36.8	76.5	18.0
Foreign loans and credits and foreign exchange deposits	330,937.4	385,919.7	458,668.1	471,435.8	500,742.2	38.6	9.2	18.9	6.2
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0
Advance payments on letters of credit by public sector	1,213.9	1,187.9	877.1	1,275.1	1,075.5	-27.7	22.6	-26.2	-15.7
Others	493,542.1	557,780.1	580,700.4	677,805.4	779,527.1	17.7	34.2	4.1	15.0
Sub-total	1,610,154.3	1,787,300.5	2,140,652.0	2,359,396.4	2,801,674.7	32.9	30.9	19.8	18.7
Below the line items	390,196.5	425,441.7	415,250.4	445,191.6	500,186.4	6.4	20.5	-2.4	12.4

(1) Excludes commercial banks' branches abroad, and includes private banks and non-bank credit institutions. Since Farvardin 1381, figures have been revised on the basis of exchange rate unification.

Since Esfand 1384, it includes CBI foreign exchange adjustments.

Data for Esfand 1384 are based on CBI balance sheet final revisions.

Includes adjustment of CBI capital account.

**SUMMARY OF THE ASSETS AND LIABILITIES OF CENTRAL BANK
OF THE ISLAMIC REPUBLIC OF IRAN (1)**

Table 2	(billion rials)									
	Year-end balance					Percentage change				
	Azar 1383	Esfand 1383	Azar 1384	Esfand 1384	Azar 1385	Azar 1384 to Azar 1383	Azar 1385 to Azar 1384	Azar 1384 to Esfand 1383	Azar 1385 to Esfand 1384	
Assets										
Foreign assets	263,560.0	299,677.9	396,963.9	428,172.1	539,016.2	50.6	35.8	32.5	25.9	
Notes and coins in till	1,549.2	416.2	2,577.5	821.2	2,801.2	66.4	8.7	#	241.1	
Claims on public sector	126,542.0	132,361.5	126,172.6	123,212.3	134,331.4	-0.3	6.5	-4.7	9.0	
Government	107,593.8	111,930.0	103,415.6	101,254.9	109,627.4	-3.9	6.0	-7.6	8.3	
Public corporations and agencies	18,948.2	20,431.5	22,757.0	21,957.4	24,704.0	20.1	8.6	11.4	12.5	
Claims on banks	35,424.0	21,493.2	33,017.1	35,916.2	52,272.9	-6.8	58.3	53.6	45.5	
Government revolving funds payment	7,986.0	6,046.1	9,277.5	10,385.9	14,937.8	16.2	61.0	53.4	43.8	
Others (2)	27,438.0	15,447.1	23,739.6	25,530.3	37,335.1	-13.5	57.3	53.7	46.2	
Other assets	3,297.3	3,302.2	3,100.2	3,192.6	4,855.2	-6.0	56.6	-6.1	52.1	
Sub-total	430,372.5	457,251.0	561,831.3	591,314.4	733,276.9	30.5	30.5	22.9	24.0	
Below the line items	12,570.1	16,344.7	9,168.5	15,949.3	15,015.7	-27.1	63.8	-43.9	-5.9	
Total assets = total liabilities	442,942.6	473,595.7	570,999.8	607,263.7	748,292.6	28.9	31.0	20.6	23.2	
Liabilities										
Notes and coins	42,872.7	48,893.5	49,778.7	56,502.2	60,080.5	16.1	20.7	1.8	6.3	
With the public	33,637.7	44,772.0	38,479.3	50,675.6	48,412.6	14.4	25.8	-14.1	-4.5	
With banks	7,685.8	3,705.3	8,721.9	5,005.4	8,866.7	13.5	1.7	135.4	77.1	
With the Central Bank	1,549.2	416.2	2,577.5	821.2	2,801.2	66.4	8.7	#	241.1	
Deposits of banks and credit institutions	96,051.3	102,722.7	120,374.4	164,860.4	175,641.4	25.3	45.9	17.2	6.5	
Legal	89,049.4	94,573.3	117,156.6	128,002.2	162,409.8	31.6	38.6	23.9	26.9	
Sight (3)	7,001.9	8,149.4	3,217.8	36,858.2	13,231.6	-54.0	311.2	-60.5	-64.1	
Deposits of the public sector	101,492.2	66,366.8	119,272.5	114,560.2	173,093.3	17.5	45.1	79.7	51.1	
Government	92,881.5	59,357.7	108,357.7	103,271.7	161,002.1	16.7	48.6	82.6	55.9	
Public corporations and agencies	8,610.7	7,009.1	10,914.8	11,288.5	12,091.2	26.8	10.8	55.7	7.1	
Capital account	1,681.3	3,324.8	3,324.9	5,173.2	5,173.2	97.8	55.6	0	0	
Foreign exchange liabilities	85,382.9	116,398.5	175,187.1	170,605.1	206,570.5	105.2	17.9	50.5	21.1	
Foreign loans and foreign exchange deposits (4)	81,074.1	111,849.3	170,811.0	166,113.5	201,973.7	110.7	18.2	52.7	21.6	
Clearing foreign exchange	1,200.5	1,252.4	1,252.4	1,291.1	1,293.8	4.3	3.3	0	0.2	
Special Drawing Right allocations	3,108.3	3,296.8	3,123.7	3,200.5	3,303.0	0.5	5.7	-5.3	3.2	
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0	
Advance payments on letters of credit by public sector	1,213.9	1,187.9	877.1	1,275.1	1,075.5	-27.7	22.6	-26.2	-15.7	
Others	101,676.2	118,354.8	93,014.6	78,336.2	111,640.5	-8.5	20.0	-21.4	42.5	
Sub-total	430,372.5	457,251.0	561,831.3	591,314.4	733,276.9	30.5	30.5	22.9	24.0	
Below the line items	12,570.1	16,344.7	9,168.5	15,949.3	15,015.7	-27.1	63.8	-43.9	-5.9	

(1) Figures have been revised on the basis of exchange rate unification since Farvardin 1381.

(2) It is based on Credit Commission's approval in 1382.

(3) Includes banks' special term deposits. Figures are revised based on Credit Commission's approval in 1382.

(4) Includes issued Eurobonds.

More than 500 percent increase

Since Esfand 1384, it includes CBI foreign exchange adjustments.

Data for Esfand 1384 are based on CBI balance sheet final revisions.

Includes adjustment of CBI capital account.

**SUMMARY OF THE ASSETS AND LIABILITIES OF BANKS
AND NON-BANK CREDIT INSTITUTIONS (1)**

Table 3

(billion rials)

	Year-end balance					Percentage change			
	Azar 1383	Esfand 1383	Azar 1384	Esfand 1384	Azar 1385	Azar 1384 to Azar 1383	Azar 1385 to Azar 1384	Azar 1384 to Esfand 1383	Azar 1385 to Esfand 1384
Assets									
Foreign assets	274,686.8	292,969.0	315,193.5	341,998.3	352,301.9	14.7	11.8	7.6	3.0
Notes and coins in till	7,685.8	3,705.3	8,721.9	5,005.4	8,866.7	13.5	1.7	135.4	77.1
Deposit with the Central Bank	96,051.3	102,722.7	120,374.4	164,860.4	175,641.4	25.3	45.9	17.2	6.5
Legal	89,049.4	94,573.3	117,156.6	128,002.2	162,409.8	31.6	38.6	23.9	26.9
Sight (2)	7,001.9	8,149.4	3,217.8	36,858.2	13,231.6	-54.0	311.2	-60.5	-64.1
Claims on public sector	97,833.2	103,579.4	110,586.5	112,395.4	117,621.0	13.0	6.4	6.8	4.6
Government (3)	31,102.3	36,793.7	33,590.4	34,539.6	48,252.3	8.0	43.6	-8.7	39.7
Public corporations and agencies	66,730.9	66,785.7	76,996.1	77,855.8	69,368.7	15.4	-9.9	15.3	-10.9
Claims on non-public sector	574,125.1	625,714.9	778,432.1	865,315.4	1,093,984.1	35.6	40.5	24.4	26.4
Others	129,399.6	201,358.2	245,512.3	278,507.1	319,982.7	89.7	30.3	21.9	14.9
Sub-total	1,179,781.8	1,330,049.5	1,578,820.7	1,768,082.0	2,068,397.8	33.8	31.0	18.7	17.0
Below the line items	377,626.4	409,097.0	406,081.9	429,242.3	485,170.7	7.5	19.5	-0.7	13.0
Total assets = total liabilities	1,557,408.2	1,739,146.5	1,984,902.6	2,197,324.3	2,553,568.5	27.4	28.6	14.1	16.2
Liabilities									
Deposits of the non-public sector	592,340.9	641,095.2	793,644.4	870,343.8	1,088,985.1	34.0	37.2	23.8	25.1
Sight	188,497.2	208,043.1	234,577.0	267,243.8	301,472.2	24.4	28.5	12.8	12.8
Savings and time	403,843.7	433,052.1	559,067.4	603,100.0	787,512.9	38.4	40.9	29.1	30.6
Claims of the Central Bank (4)	35,424.0	21,493.2	33,017.1	35,916.2	52,272.9	-6.8	58.3	53.6	45.5
Loans and deposits of the public sector	24,564.8	31,406.6	45,303.2	53,107.2	68,004.7	84.4	50.1	44.2	28.1
Government	24,564.8	31,406.6	45,303.2	53,107.2	68,004.7	84.4	50.1	44.2	28.1
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	30,742.0	55,445.4	100,380.1	115,018.1	136,659.0	226.5	36.1	81.0	18.8
Foreign exchange loans and deposits	245,554.5	269,521.2	283,481.0	300,830.7	294,171.7	15.4	3.8	5.2	-2.2
Others	251,155.6	311,087.9	322,994.9	392,866.0	428,304.4	28.6	32.6	3.8	9.0
Sub-total	1,179,781.8	1,330,049.5	1,578,820.7	1,768,082.0	2,068,397.8	33.8	31.0	18.7	17.0
Below the line items	377,626.4	409,097.0	406,081.9	429,242.3	485,170.7	7.5	19.5	-0.7	13.0

(1) Excludes commercial banks' branches abroad. Since Farvardin 1381, figures of commercial and specialized banks have been revised on the basis of exchange rate unification.

(2) Includes banks' special term deposits. Figures are revised based on Credit Commission's approval in 1382.

(3) Includes public sector participation papers.

(4) Figures are revised based on Credit Commission's approval in 1382.

* Calculation of percentage change is not possible.

More than 500 percent increase

Table 4

SUMMARY OF THE ASSETS AND LIABILITIES OF COMMERCIAL BANKS (1)

(billion rials)

	Year-end balance					Percentage change			
	Azar 1383	Esfand 1383	Azar 1384	Esfand 1384	Azar 1385	Azar 1384 to Azar 1383	Azar 1385 to Azar 1384	Azar 1384 to Esfand 1383	Azar 1385 to Esfand 1384
Assets									
Foreign assets	243,303.8	263,549.7	276,164.8	292,133.2	296,600.6	13.5	7.4	4.8	1.5
Notes and coins in till	7,077.0	2,880.7	7,969.3	3,885.6	7,504.9	12.6	-5.8	176.6	93.1
Deposit with the Central Bank (2)	81,464.7	86,426.9	95,281.5	132,949.6	133,186.8	17.0	39.8	10.2	0.2
Legal	75,776.6	78,799.9	92,860.0	101,163.4	121,712.4	22.5	31.1	17.8	20.3
Sight (3)	5,688.1	7,627.0	2,421.5	31,786.2	11,474.4	-57.4	373.9	-68.3	-63.9
Claims on public sector	86,717.8	95,676.5	95,148.6	102,728.6	100,149.3	9.7	5.3	-0.6	-2.5
Government (4)	21,327.3	30,407.3	19,335.4	25,917.1	31,994.5	-9.3	65.5	-36.4	23.4
Public corporations and agencies	65,390.5	65,269.2	75,813.2	76,811.5	68,154.8	15.9	-10.1	16.2	-11.3
Claims on non-public sector	407,108.0	434,493.9	515,715.1	556,380.1	686,554.2	26.7	33.1	18.7	23.4
Others	99,594.1	154,547.6	178,302.7	191,663.7	224,045.7	79.0	25.7	15.4	16.9
Sub-total	925,265.4	1,037,575.3	1,168,582.0	1,279,740.8	1,448,041.5	26.3	23.9	12.6	13.2
Below the line items	329,167.6	357,287.0	335,888.2	349,777.2	400,700.9	2.0	19.3	-6.0	14.6
Total assets = total liabilities	1,254,433.0	1,394,862.3	1,504,470.2	1,629,518.0	1,848,742.4	19.9	22.9	7.9	13.5
Liabilities									
Deposits of non-public sector	472,255.5	502,697.7	582,491.2	634,890.0	754,503.5	23.3	29.5	15.9	18.8
Sight	169,495.5	187,584.4	210,789.3	242,533.7	266,195.6	24.4	26.3	12.4	9.8
Savings and time	302,760.0	315,113.3	371,701.9	392,356.3	488,307.9	22.8	31.4	18.0	24.5
Claims of the Central Bank (5)	30,955.7	16,955.4	28,272.7	27,965.0	42,065.1	-8.7	48.8	66.7	50.4
Loans and deposits of the public sector	17,918.5	23,673.6	32,082.9	37,635.0	50,866.7	79.0	58.5	35.5	35.2
Government	17,918.5	23,673.6	32,082.9	37,635.0	50,866.7	79.0	58.5	35.5	35.2
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	11,031.1	30,609.1	64,258.5	74,732.2	90,117.6	482.5	40.2	109.9	20.6
Foreign exchange loans and deposits	223,803.8	248,635.7	257,091.0	267,498.2	261,735.3	14.9	1.8	3.4	-2.2
Others	169,300.8	215,003.8	204,385.7	237,020.4	248,753.3	20.7	21.7	-4.9	5.0
Sub-total	925,265.4	1,037,575.3	1,168,582.0	1,279,740.8	1,448,041.5	26.3	23.9	12.6	13.2
Below the line items	329,167.6	357,287.0	335,888.2	349,777.2	400,700.9	2.0	19.3	-6.0	14.6

(1) Excludes commercial banks' branches abroad. Since Farvardin 1381, figures have been revised on the basis of exchange rate unification.

(2) As of Shahrivar 1381 till the end of Dey 1382, it includes deposits with private banks.

(3) Includes banks' special term deposits. It is based on Credit Commission's approval in 1382.

(4) Includes public sector participation papers.

(5) It is based on Credit Commission's approval in 1382.

* Calculation of percentage change is not possible.

More than 500 percent increase

Table 5

SUMMARY OF THE ASSETS AND LIABILITIES OF SPECIALIZED BANKS (1)

(billion rials)

	Year-end balance					Percentage change			
	Azar 1383	Esfand 1383	Azar 1384	Esfand 1384	Azar 1385	Azar 1384 to Azar 1383	Azar 1385 to Azar 1384	Azar 1384 to Esfand 1383	Azar 1385 to Esfand 1384
Assets									
Foreign assets	28,236.3	25,815.5	31,526.1	31,791.6	42,470.8	11.7	34.7	22.1	33.6
Notes and coins in till	461.2	633.2	521.2	634.2	665.3	13.0	27.6	-17.7	4.9
Deposit with the Central Bank	8,262.5	7,982.6	10,250.8	14,886.0	14,234.6	24.1	38.9	28.4	-4.4
Legal	6,964.2	7,544.9	9,572.4	10,009.7	12,907.3	37.5	34.8	26.9	28.9
Sight (2)	1,298.3	437.7	678.4	4,876.3	1,327.3	-47.7	95.7	55.0	-72.8
Claims on public sector	5,810.5	6,458.6	5,477.4	4,980.3	7,614.4	-5.7	39.0	-15.2	52.9
Government (3)	4,470.1	4,942.1	4,294.5	3,936.0	6,400.5	-3.9	49.0	-13.1	62.6
Public corporations and agencies	1,340.4	1,516.5	1,182.9	1,044.3	1,213.9	-11.8	2.6	-22.0	16.2
Claims on non-public sector	131,732.0	141,988.9	180,434.0	203,760.0	257,743.5	37.0	42.8	27.1	26.5
Others	23,706.9	39,518.8	48,680.8	62,752.3	56,687.6	105.3	16.4	23.2	-9.7
Sub-total	198,209.4	222,397.6	276,890.3	318,804.4	379,416.2	39.7	37.0	24.5	19.0
Below the line items	40,450.9	43,028.0	55,308.8	55,759.8	55,869.1	36.7	1.0	28.5	0.2
Total assets = total liabilities	238,660.3	265,425.6	332,199.1	374,564.2	435,285.3	39.2	31.0	25.2	16.2
Liabilities									
Deposits of the non-public sector	83,231.7	93,686.8	121,891.2	131,421.1	168,429.4	46.4	38.2	30.1	28.2
Sight	16,095.0	16,562.0	19,362.2	19,585.9	25,946.8	20.3	34.0	16.9	32.5
Savings and time	67,136.7	77,124.8	102,529.0	111,835.2	142,482.6	52.7	39.0	32.9	27.4
Claims of the Central Bank (4)	4,468.3	4,537.8	4,744.4	7,951.2	10,207.8	6.2	115.2	4.6	28.4
Loans and deposits of the public sector	6,646.3	7,733.0	13,220.3	15,472.2	17,138.0	98.9	29.6	71.0	10.8
Government	6,646.3	7,733.0	13,220.3	15,472.2	17,138.0	98.9	29.6	71.0	10.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	16,554.5	20,704.4	28,068.6	27,914.3	30,617.4	69.6	9.1	35.6	9.7
Foreign exchange loans and deposits	18,912.4	17,247.2	18,393.3	16,891.9	20,116.4	-2.7	9.4	6.6	19.1
Others	68,396.2	78,488.4	90,572.5	119,153.7	132,907.2	32.4	46.7	15.4	11.5
Sub-total	198,209.4	222,397.6	276,890.3	318,804.4	379,416.2	39.7	37.0	24.5	19.0
Below the line items	40,450.9	43,028.0	55,308.8	55,759.8	55,869.1	36.7	1.0	28.5	0.2

(1) Since Farvardin 1381, figures have been revised on the basis of exchange rate unification.

(2) It is based on Credit Commission's approval in 1382.

(3) Includes public sector participation papers.

(4) It is based on Credit Commission's approval in 1382.

* Calculation of percentage change is not possible.

More than 500 percent increase

**SUMMARY OF THE ASSETS AND LIABILITIES OF PRIVATE BANKS
AND NON-BANK CREDIT INSTITUTIONS (1)**

Table 6

(billion rials)

	Year-end balance					Percentage change			
	Azar 1383	Esfand 1383	Azar 1384	Esfand 1384	Azar 1385	Azar 1384 to Azar 1383	Azar 1385 to Azar 1384	Azar 1384 to Esfand 1383	Azar 1385 to Esfand 1384
Assets									
Foreign assets	3,146.7	3,603.8	7,502.6	18,073.5	13,230.5	138.4	76.3	108.2	-26.8
Notes and coins in till	147.6	191.4	231.4	485.6	696.5	56.8	201.0	20.9	43.4
Deposit with the Central Bank (2)	6,324.1	8,313.2	14,842.1	17,024.8	28,220.0	134.7	90.1	78.5	65.8
Legal	6,308.6	8,228.5	14,724.2	16,829.1	27,790.1	133.4	88.7	78.9	65.1
Sight	15.5	84.7	117.9	195.7	429.9	#	264.6	39.2	119.7
Claims on public sector	5,304.9	1,444.3	9,960.5	4,686.5	9,857.3	87.8	-1.0	589.6	110.3
Government (3)	5,304.9	1,444.3	9,960.5	4,686.5	9,857.3	87.8	-1.0	589.6	110.3
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	35,285.1	49,232.1	82,283.0	105,175.3	149,686.4	133.2	81.9	67.1	42.3
Others	6,098.6	7,291.8	18,528.8	24,091.1	39,249.4	203.8	111.8	154.1	62.9
Sub-total	56,307.0	70,076.6	133,348.4	169,536.8	240,940.1	136.8	80.7	90.3	42.1
Below the line items	8,007.9	8,782.0	14,884.9	23,705.3	28,600.7	85.9	92.1	69.5	20.7
Total assets = total liabilities	64,314.9	78,858.6	148,233.3	193,242.1	269,540.8	130.5	81.8	88.0	39.5
Liabilities									
Deposits of the non-public sector	36,853.7	44,710.7	89,262.0	104,032.7	166,052.2	142.2	86.0	99.6	59.6
Sight (4)	2,906.7	3,896.7	4,425.5	5,124.2	9,329.8	52.3	110.8	13.6	82.1
Savings and time	33,947.0	40,814.0	84,836.5	98,908.5	156,722.4	149.9	84.7	107.9	58.5
Claims of the Central Bank	0	0	0	0	0	*	*	*	*
Deposits and funds of the public sector	0	0	0	0	0	*	*	*	*
Government	0	0	0	0	0	*	*	*	*
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	3,156.4	4,131.9	8,053.0	12,371.6	15,924.0	155.1	97.7	94.9	28.7
Foreign exchange loans and deposits	2,838.3	3,638.3	7,996.7	16,440.6	12,320.0	181.7	54.1	119.8	-25.1
Others	13,458.6	17,595.7	28,036.7	36,691.9	46,643.9	108.3	66.4	59.3	27.1
Sub-total	56,307.0	70,076.6	133,348.4	169,536.8	240,940.1	136.8	80.7	90.3	42.1
Below the line items	8,007.9	8,782.0	14,884.9	23,705.3	28,600.7	85.9	92.1	69.5	20.7

(1) Since Shahrivar 1381, it includes Karafarin, Saman Eghtesad, Eghtesad-e-Novin and Parsian private banks and Non-bank Credit Institution for Development.

(2) As of Shahrivar 1381 till the end of Dey 1382, it includes deposits of the Non-bank Credit Institution for Development and excludes private banks.

(3) Includes public sector participation papers only.

(4) In credit institutions includes only miscellaneous creditors.

* Calculation of percentage change is not possible.

More than 500 percent increase

Table 7

MONETARY AND CREDIT AGGREGATES

(billion rials)

	Year-end balance					Nine-month changes	Percentage change			
	Azar 1383	Esfand 1383	Azar 1384	Esfand 1384	Azar 1385		Azar 1384 to Azar 1383	Azar 1385 to Azar 1384	Azar 1384 to Esfand 1383	Azar 1385 to Esfand 1384
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	479,366.1	536,150.4	658,261.7	745,028.2	935,085.7	190,057.5	37.3	42.1	22.8	25.5
Commercial banks	351,104.4	385,069.0	453,630.5	501,366.3	614,900.1	113,533.8	29.2	35.6	17.8	22.6
Specialized banks	102,278.0	114,298.6	141,665.6	163,039.5	198,066.3	35,026.8	38.5	39.8	23.9	21.5
Private banks and non-bank credit institutions	25,983.7	36,782.8	62,965.6	80,622.4	122,119.3	41,496.9	142.3	93.9	71.2	51.5
Banks and credit institutions' claims on non-public sector (percent)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	73.2	71.8	68.9	67.3	65.8	-1.5	-5.9	-4.5	-4.0	-2.2
Specialized banks	21.3	21.3	21.5	21.9	21.2	-0.7	0.9	-1.4	0.9	-3.2
Private banks and non-bank credit institutions	5.4	6.9	9.6	10.8	13.1	2.3	77.8	36.5	39.1	21.3
Profit and revenue receivables	94,759.0	89,564.5	120,170.4	120,287.2	158,898.4	38,611.2	26.8	32.2	34.2	32.1
Banks and credit institution's claims on non-public sector	574,125.1	625,714.9	778,432.1	865,315.4	1,093,984.1	228,668.7	35.6	40.5	24.4	26.4
Commercial banks	407,108.0	434,493.9	515,715.1	556,380.1	686,554.2	130,174.1	26.7	33.1	18.7	23.4
Specialized banks	131,732.0	141,988.9	180,434.0	203,760.0	257,743.5	53,983.5	37.0	42.8	27.1	26.5
Private banks and non-bank credit institutions	35,285.1	49,232.1	82,283.0	105,175.3	149,686.4	44,511.1	133.2	81.9	67.1	42.3
Deposits of the non-public sector	592,340.9	641,095.2	793,644.4	870,343.8	1,088,985.1	218,641.3	34.0	37.2	23.8	25.1
Commercial banks	472,255.5	502,697.7	582,491.2	634,890.0	754,503.5	119,613.5	23.3	29.5	15.9	18.8
Specialized banks	83,231.7	93,686.8	121,891.2	131,421.1	168,429.4	37,008.3	46.4	38.2	30.1	28.2
Private banks and non-bank credit institutions	36,853.7	44,710.7	89,262.0	104,032.7	166,052.2	62,019.5	142.2	86.0	99.6	59.6
Deposits of the non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	79.7	78.4	73.4	72.9	69.3	-3.6	-7.9	-5.6	-6.4	-4.9
Specialized banks	14.1	14.6	15.4	15.1	15.5	0.4	9.2	0.6	5.5	2.6
Private banks and non-bank credit institutions	6.2	7.0	11.2	12.0	15.2	3.2	80.6	35.7	60.0	26.7
Sight	188,497.2	208,043.1	234,577.0	267,243.8	301,472.2	34,228.4	24.4	28.5	12.8	12.8
Non-sight	403,843.7	433,052.1	559,067.4	603,100.0	787,512.9	184,412.9	38.4	40.9	29.1	30.6
Gharz-al-hasaneh savings	57,522.1	69,806.2	83,906.1	93,230.1	119,102.4	25,872.3	45.9	41.9	20.2	27.8
Housing savings fund	13,525.4	15,330.0	23,914.6	26,956.8	40,118.9	13,162.1	76.8	67.8	56.0	48.8
Other	43,996.7	54,476.2	59,991.5	66,273.3	78,983.5	12,710.2	36.4	31.7	10.1	19.2
Term investment	331,647.5	349,149.3	457,776.3	489,693.2	641,594.6	151,901.4	38.0	40.2	31.1	31.0
Short-term	159,685.1	159,867.9	209,890.8	223,291.6	316,261.2	92,969.6	31.4	50.7	31.3	41.6
Long-term	171,962.4	189,281.4	247,885.5	266,401.6	325,333.4	58,931.8	44.2	31.2	31.0	22.1
Miscellaneous	14,674.1	14,096.6	17,385.0	20,176.7	26,815.9	6,639.2	18.5	54.2	23.3	32.9
Notes and coins with the public	33,637.7	44,772.0	38,479.3	50,675.6	48,412.6	-2,263.0	14.4	25.8	-14.1	-4.5
Money	222,134.9	252,815.1	273,056.3	317,919.4	349,884.8	31,965.4	22.9	28.1	8.0	10.1
Quasi-money	403,843.7	433,052.1	559,067.4	603,100.0	787,512.9	184,412.9	38.4	40.9	29.1	30.6
Liquidity	625,978.6	685,867.2	832,123.7	921,019.4	1,137,397.7	216,378.3	32.9	36.7	21.3	23.5

* Calculation of percentage change is not possible.

More than 500 percent increase

**FACILITIES EXTENDED BY BANKS AND CREDIT INSTITUTIONS
ACCORDING TO ISLAMIC CONTRACTS**

Table 8

(billion rials)

	Esfand 1384	Azar 1385	Share in balance (Azar 1385)	Azar 1385 to Esfand 1384
Banks and Credit Institutions	832,831.7	1,046,599.7	100.0	25.7
Gharz-al-hasaneh	37,002.5	38,611.6	3.7	4.3
Mozarebeh	57,299.3	75,046.2	7.2	31.0
Forward transaction	43,057.1	51,091.7	4.9	18.7
Civil partnership	93,375.3	142,632.9	13.6	52.8
Joaleh	52,275.3	57,313.9	5.5	9.6
Installment sale	415,738.9	502,645.9	48.0	20.9
Hire purchase	31,072.3	32,522.0	3.1	4.7
Legal partnership	20,429.0	21,180.8	2.0	3.7
Direct investment	8,041.6	11,344.9	1.1	41.1
Debt purchase	1,065.0	1,645.0	0.2	54.5
Property transactions	3,655.3	6,262.3	0.6	71.3
Non-performing loans	69,820.1	106,302.5	10.2	52.3
Commercial Banks	531,084.2	646,643.3	100.0	21.8
Gharz-al-hasaneh	31,574.9	32,460.8	5.0	2.8
Mozarebeh	39,117.8	50,657.7	7.8	29.5
Forward transaction	35,468.6	44,481.0	6.9	25.4
Civil partnership	60,937.2	78,442.9	12.1	28.7
Joaleh	38,645.0	43,078.3	6.7	11.5
Installment sale	246,401.5	299,205.2	46.3	21.4
Hire purchase	6,071.6	6,899.7	1.1	13.6
Legal partnership	12,395.2	12,614.7	2.0	1.8
Direct investment	7,471.5	10,044.6	1.6	34.4
Debt purchase	82.1	199.7	0	143.2
Property transactions	2,760.0	5,255.5	0.8	90.4
Non-performing loans	50,158.8	63,303.2	9.8	26.2

Specialized Banks	197,661.2	254,515.7	100.0	28.8
Gharz-al-hasaneh	5,164.2	5,667.0	2.2	9.7
Mozarebeh	5,406.5	2,630.0	1.0	-51.4
Forward transaction	6,304.6	5,970.1	2.3	-5.3
Civil partnership	25,368.4	33,312.9	13.1	31.3
Joaleh	2,900.3	3,020.5	1.2	4.1
Installment sale	124,947.4	162,768.6	64.0	30.3
Hire purchase	3,816.8	3,751.8	1.5	-1.7
Legal partnership	6,277.0	6,021.5	2.4	-4.1
Direct investment	155.3	156.2	0.1	0.6
Debt purchase	146.4	111.0	0	-24.2
Property transactions	866.9	979.2	0.4	13.0
Non-performing loans	16,307.4	30,126.9	11.8	84.7
Non – public Banks and Credit Institutions	104,086.3	145,440.7	100.0	39.7
Gharz-al-hasaneh	263.4	483.8	0.3	83.7
Mozarebeh	12,775.0	21,758.5	15.0	70.3
Forward transaction	1,283.9	640.6	0.4	-50.1
Civil partnership	7,069.7	30,877.1	21.2	336.8
Joaleh	10,730.0	11,215.1	7.7	4.5
Installment sale	44,390.0	40,672.1	28.0	-8.4
Hire purchase	21,183.9	21,870.5	15.0	3.2
Legal partnership	1,756.8	2,544.6	1.7	44.8
Direct investment	414.8	1,144.1	0.8	175.8
Debt purchase	836.5	1,334.3	0.9	59.5
Property transactions	28.4	27.6	0	-2.8
Non-performing loans	3,353.9	12,872.4	8.9	283.8

* Calculation of percentage change is not possible.

More than 500 percent increase